

# **EXHIBIT D**



Ocwen Loan Servicing, LLC  
www.ocwen.com  
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Toll Free: 800.746.2936

05/11/2018

VIA First Class Mail

Loan Number [REDACTED]

Katherine L Caito  
16 Yosemite Valley Rd  
Westerly, RI 02891-5622

Property Address: 16 Yosemite Valley Rd  
Westerly, RI 02891-5622

## NOTICE OF DEFAULT

### **AVISO IMPORTANTE PARA PERSONAS QUE HABLAN ESPAÑOL:**

Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo en su casa. Si no entiende su contenido, obtenga una traducción inmediatamente o contáctenos ya que tenemos representantes que hablan español y están disponibles para asistir.

### **SPECIAL NOTICE IN THE EVENT YOU HAVE FILED BANKRUPTCY**

If you have received an Order of Discharge in a Chapter 7 case filed under the Bankruptcy Code of the United States, this notice is not intended as an attempt to collect any debt from you personally. If you have received an Order of Discharge in a Chapter 11, 12 or 13 bankruptcy case, this notice is not an attempt to collect a pre-petition debt pursuant to a completed and confirmed Bankruptcy Plan. If the foregoing applies to you, this notice is sent to you only as a preliminary step to an "In Rem" foreclosure on the Mortgage against the above-referenced "Property." Provisions may be contained within the Mortgage/Deed of Trust that requires notice prior to foreclosure. As such, this is not an attempt to assert that you have any personal liability for this debt contrary to any entered Bankruptcy Order of Discharge.

In addition, if you have recently filed a petition under the Bankruptcy Code, this notice has been sent to you because we have not been notified of your bankruptcy case. If the foregoing applies to you, it is **IMPORTANT** that you or your bankruptcy attorney contact us immediately and provide us with the following information: date and jurisdiction of your filing, your case number and the bankruptcy chapter number under which you have filed.

NMLS # 1852

DEMAND05BKDC

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*



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Mortgage payments on the above referenced account are past due, which has caused a default under the terms of the Mortgage or Deed of Trust (hereinafter, "Security Instrument"). As of 05/11/2018, the following amounts are past due:

Principal and Interest	\$1,755,311.72
Interest Arrearage	\$0.00
Escrow	\$419,235.00
Late Charges	\$21,282.05
Insufficient Funds Charges	\$0.00
Fees / Expenses	\$6,086.49
Suspense Balance (CREDIT)	\$0.00
Interest Reserve Balance (CREDIT)	\$0.00
<b>TOTAL DUE</b>	<b>\$2,201,915.26</b>

In order to cure the default, payment for the entire total amount past due, plus any amount(s) becoming due in the interim, must be received on or before **06/17/2018**, at the address listed on page four of this notice. Payment must be received via MoneyGram, bank check, money order or certified funds. Please be aware, after acceleration of the debt, there may be expenses and attorney's fees and costs incurred by us to enforce the terms of the Security Instrument or mortgage agreement, in addition to the overdue amount on the mortgage account. Any payment to reinstate the Mortgage after acceleration must therefore include an amount sufficient to cover such expenses and fees incurred. Payments received that are less than the amount required to reinstate the Mortgage will be returned, and will not stop any foreclosure proceedings already begun on the Property.

**PRIOR TO SUBMITTING A PAYMENT, PLEASE CALL US TO VERIFY THE EXACT AMOUNT PAST DUE ON THE ACCOUNT.**

Failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by the Security Instrument and sale of the Property. Upon acceleration, the total obligation will be immediately due and payable without further demand. In foreclosure proceedings, we are entitled to collect the total arrearage in addition to any expenses of foreclosure, including but not limited to reasonable attorney's fees and costs. A customer has the right to reinstate the account after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

If the default is not cured on or before the date specified above, Ocwen Loan Servicing LLC ("Ocwen"), at its option, may require immediate payment in full of all sums secured by the Security Instrument without further demand and may invoke the STATUTORY POWER OF SALE and any other remedies permitted by Applicable Law. Ocwen shall be entitled to collect all expenses incurred in pursuing the remedies provided under applicable law, including, but not limited to, reasonable attorneys' fees and costs of title evidence. If Ocwen invokes the STATUTORY POWER OF SALE, Ocwen shall mail a copy of a notice of sale to the customer and to other persons in a manner prescribed by applicable law.

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We will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors, and other authorized representatives of our customers. However, we will only release information once written authorization has been obtained, as required by law.

In addition, a U.S. Department of Housing and Urban Development ("HUD") counseling agency may be able to provide assistance. To locate the HUD-approved counseling agency, call the HUD Housing Counseling Service at 800.569.4287 or consult HUD's website at [www.HUD.gov](http://www.HUD.gov).

**Attention Servicemembers and Dependents:** Servicemembers on "active duty" or "active service," or a spouse or dependent of such a service member, may be entitled to certain legal protections under the federal Servicemembers Civil Relief Act (50 U.S.C. App. §§ 501-597b) ("SCRA") regarding the service member's interest rate and foreclosure protections. SCRA and certain state laws provide important protections for you. If you are currently in the military service, or have been within the last twelve (12) months, please notify OCWEN immediately. Servicemembers and dependents with questions about SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>. Military OneSource is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under SCRA, please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 800.342.9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website. Homeowner counseling is also available at HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at 800.746.2936.

If the mortgage account cannot be brought current, we should be contacted immediately to discuss possible alternatives to foreclosure. We want to help remedy the delinquent status of this account and would like to discuss alternatives that might be available. While our primary objective is the collection of past due amounts on the account, we want to work to find the best available alternative to bring the account current.

Please visit our website at [www.ocwencustomers.com](http://www.ocwencustomers.com) where the account can be reviewed and financial information entered.

For any questions or concerns, we can be reached toll-free at 800.746.2936. We are available Monday through Friday 8 am to 9 pm and Saturday 8 am to 5 pm ET.

Daniel Robbins has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

Sincerely,  
Loan Servicing  
Toll Free Phone: 800.746.2936

ADDRESS WRITTEN CORRESPONDENCE TO :  
Ocwen Loan Servicing, LLC  
Attention: Research Department  
P.O. Box 24736  
West Palm Beach, FL 33416-4736

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**PAYMENT REMITTANCE INFORMATION**

**(Always include the account number [REDACTED] with any payment)**

**Certified Payment Methods**

Western Union
<b>Code City:</b> OCWEN <b>State:</b> Florida <b>Reference:</b> Account Number [REDACTED] <b>Agent Locator:</b> 800.225.5227

MoneyGram
<b>Receiver Code:</b> 2355 <b>Payable to:</b> Ocwen Loan Servicing, LLC <b>City, State:</b> Orlando, Florida <b>Reference:</b> Account Number [REDACTED] <b>Agent Locator:</b> 800.926.9400

Mail a Money Order/Certified Check
<b>For Regular Mail:</b> Ocwen Loan Servicing, LLC P.O. Box 660264 Dallas, TX 75266-0264 <b>For Overnight/Certified Mail:</b> Ocwen Loan Servicing, LLC Box # 660264 1010 W. Mockingbird Lane, Suite 100 Dallas, TX 75247

Bank Wire
<b>Bank:</b> Wells Fargo Bank, NA <b>Ocwen Bank ABA Routing Number:</b> 121000248 <b>Ocwen Bank Account Number:</b> [REDACTED] <b>Account Name:</b> Ocwen Loan Servicing, LLC <b>Reference:</b> Account Number [REDACTED] <b>Property Address and Customer Name</b> <b>Email Wire Details to:</b> Transferfunds@ocwen.com

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